



*Serving Long Island
State Employees and
Their Families since 1938*

MISSION STATEMENT

The mission of the Long Island State Employees Federal Credit Union is to provide a wide range of quality financial services based on the needs of our members, while maintaining the safety and soundness of the Credit Union.

Board of Directors

Larry Malsam
President

Robert Hug
Vice President

Richard Causin
Treasurer

Thomas Oelerich
Director

Margaret Conklin
Director

Michael Maryea
Director

Ian Francis
Director

Credit Committee

Kent Edwards
Chair

Don Jayamaha

Carol Marchesi

Janet Mahoney

Michael Maryea

Supervisory Committee

Karen Taylor
Chair

Florence Mansuetta

Linda Imbriano

Rosemarie Saladino

Priscilla Ortiz

Office Staff

Joyce Miller
Manager

Sanaz Liana Marashi
*Loan Officer/
Marketing Director*

Kathy Zwirblis
Collections

Stephine Pisano
*Member Services
Representative*

Janet Ng
Teller

Stephen Sham
Teller

Announcing an upgrade to your I-Pay bill account!

As a part of our dedication to advancement in technology, Long Island State Employees Federal Credit Union is upgrading I-Pay to make it even simpler and more convenient.

Starting October 1st, your I-Pay home page will be an account dashboard that allows you to monitor payment activity at a glance. From your dashboard you'll be able to:



- View all payees, upcoming bills, payment history in one click
- Quickly add a new payee
- Make a payment to any person or company in one click
- Set up recurring payments for bills that are the same each month
- See bill amounts and payment due dates with eBill



Sign up for online bill pay

*To learn more about
using your upgraded
I-Pay, view the
step-by-step demo on
our website.*

*If you have any
questions, please
contact LISEFCU at
631-291-9160.*

FALL for our Great Rates!

Use the equity in your home to make your dreams come true!



Using the equity in your home, you can borrow for any purpose you choose: debt consolidation, home modernization, automobile financing, tuition, etc. Home equity financing is secured by a lien on your home.

*No Closing Costs on Home Equity HELOCs***

** Excludes mortgage sales tax.

LISEFCU HELOC Offers:

- No points charged to you
- No prepayment penalties when you borrow from LISEFCU
- Payments are based on the amount you actually borrow. Borrow as much of your line as needed, as expenses arise
- Fast and convenient from application to closing

Make an appointment today for a free consultation with Sanaz Liana Marashi, 631-291-9166.

Internet Security Tip of the Month:

“Use unique, strong passwords for all of your important accounts”



Know Your Credit Union Staff



Janet Mahoney

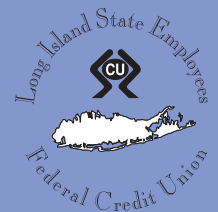
Most members who work in NYS office Building in Hauppauge might have seen Janet. She has been with NY State for 20 years and a member of the Credit Committee for 5 years.

She is a volunteer and is very passionate and dedicated to come in to the Credit Union every week to review loan files. She is very precise in looking at every detail of the loan files to make sure both member's and Credit Union's interest are considered.

She enjoys hot yoga, bowling and cooking in her spare time. She has two adult daughters and enjoys spending time with them.

Holiday Closing:

Columbus Day,
October 13th



Long Island State Employees FCU

250 Veterans Highway
Hauppauge, NY 11788

TOLL FREE:
1 877 LISEFCU

Telephone: (631) 291-9160

Fax: (631) 360-3620

Audio Response: (631) 952-6286

To report lost or stolen debit cards: 1 800-453-4270



www.lisefcu.org